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**Q1**

Name of organisation

BPW Australia

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**Q2**

Your name

Jean Murray

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**Q3**

Position

Board Member

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**Q10**

Describe the experiences of people struggling to access affordable and suitable housing in the context of your organisation's work.

The burden of housing stress is disproportionately borne by women. Numerous studies have identified that homelessness impacts women, particularly single and older women, at a greater rate than men. The current housing stress across Australia disproportionately impacts women, and especially single and older women and rural women. A more targeted focus on how women's safety and security are impacted by the lack of availability of affordable housing – both to purchase and to rent – is required.

Homeless women are more likely to be sleeping in a locked car or on someone's couch – safer options than visibly sleeping in doorways or in boarding houses. Gender discrepancies in superannuation are a factor driving poor housing outcomes for older women, whose lower superannuation savings mean that housing costs and mortgage debt are more impactful for women later in life. Recent research by The Centre for Equitable Housing found that 1 in 5 private sector renters reported "struggling" or "falling behind" their rental payments – women are 6% more likely to rent privately so are disproportionately affected by low tenure security. Women are 5% less likely to be an owner-occupier and are more likely than men to be struggling or falling behind with their mortgage payments.

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### Q11

Describe the flow-on impacts of the housing crisis in the context of your organisation's work.

The Centre for Equitable Housing reports women experience disadvantages across a range of social and economic indicators. Nowhere is this more evident than in housing. For example, women reported experiencing significantly higher financial difficulties in relation to housing than men, whether they are renting or have mortgages. Women were more likely to put off leaving an unwanted relationship due to housing costs than men, and more likely to be negatively affected by higher house prices and higher rents, whereas men feel they are more likely to benefit from them.

Rural and regional Australia is short of nurses, teachers and aged care workers because these low-paid working women can't find affordable suitable housing within a reasonable distance of their workplace and their children's schools. Investment in affordable and social housing in rural and regional areas is lacking. The majority of social housing (69%) is located major cities, and some rural areas have seen a decrease in investment at a time when homelessness is increasing.

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### Q12

Describe how current policy settings impact housing affordability and access to housing from your organisation's perspective.

BPW Australia concurs that the most urgent priority is ensuring sufficient emergency housing for women and families escaping domestic and family violence. The 84 page housing issues paper mentions women only 22 times, but predominantly in relation to women escaping violence. Women are far more vulnerable than men when they are under housing stress, in precarious housing or homeless so the plan needs to apply a wider gender lens. It isn't only women experiencing violence who require a focus; the plan needs to specifically address women in rural and remote Australia, older women, and women with dependent children who are experiencing economic stress and insecurity. The gender pay gap and the superannuation gap mean that women at all life stages are at risk of economic insecurity to a greater extent than men, which means the cost of housing is a more onerous burden on women. Nearly a quarter of couples who started their family more than 5 years ago are still renting privately as do more than half of Australia's single parents. While renters have changed, Australia's rental rules have not. Renting remains insecure: most tenancy agreements are for a single year and, in many states, landlords retain extensive rights to end leases, including via no-grounds evictions. Rents go up so renters can't save a deposit to buy.

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### Q13

Describe what actions your organisation believes should be taken by governments to most improve affordability and access to housing.

BPW Australia advocates for the Federal government to:

- urgently increase the funds budgeted for addressing the shortage of affordable and social housing to realistically address the full extent of housing need
- and work with the States and Territories to develop and implement a national housing and homelessness plan that recognises the burden of housing stress is disproportionately borne by women.

BPW Australia advocates for State and Territory governments to:

- as an urgent priority, ensure sufficient emergency housing for women and families escaping domestic violence
  - ensure that a fair proportion of those funds are allocated to rural and remote regions to address women's housing stress
- and for local governments to work with State and Territory governments to:
- amend short-term rental accommodation regulations in order to encourage the return of houses and units to the long-term rental market
  - remove barriers to innovative housing solutions for women such as co-housing models, micro villages and tiny houses.

. There is a shortfall of 640,000 homes across Australia, and the National Plan must address the full extent of social and affordable housing need. Australia has committed to the United Nations Sustainable Development Goals; SDG 10 sets a target of 2030 to ensure access for all to adequate, safe and affordable housing and basic services. This is the standard Australia should aim for.

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### Q14

Is there anything else your organisation would like to share with the Commission?

Interviews with single older women facing homelessness revealed an overwhelming preference to have their own home, and for that home to be permanent and safe so they would not be homeless again and could be supported as they aged. They were less concerned about the size of the dwelling, provided it had the essential services – a kitchen and a bathroom – and offered independence, safety and security. Older women living alone express interest in co-housing in a group setting with women in similar circumstances. One popular option is granny flats; another is tiny houses sharing a block of residential land. However such arrangements are often disallowed by State and Territory Regulations and local council By-laws. If these bureaucratic barriers to these permanent housing arrangements were removed, many older women in housing stress could quickly find a safe secure affordable home.

BPW Victoria established and has managed Probus Women's Housing for almost six decades, providing long term, high quality, affordable social housing for older women experiencing housing insecurity and facing potential homelessness or premature and unnecessary admission into residential aged care. This may be the result of an inability to afford their own home; rental stress; or lack of access to safe, secure and affordable private rental accommodation. Probus Women's Housing demonstrates a financially sustainable, long-term, affordable housing model targeted at a specific, at-risk cohort, successfully operated by a Not-For-Profit created for that sole purpose.

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